



NORTH CAROLINA Office of *State Human Resources*



NCFlex Open Enrollment Meeting

October 2021

Agenda

- NCFlex plans available
- Dental rates
- Flexible Spending Accounts
- NCFlex Virtual Benefits Fair

NCFlex Plan Options

- Flexible Spending Accounts – Health Care and Dependent Day Care
 - Must Re-Enroll to continue contributions
- Accident
- Cancer & Specified Disease
- Critical Illness
- Dental and Vision
 - Dental rates changing for 2022
- Group Term Life
- Accidental Death & Dismemberment – Core and Voluntary
- Disability (Non-University employees only)
- TRICARE Supplement

Who is Eligible?

- You:
 - If you work for a state agency, university, select community college, or select charter school for 20 hours or more per week in a permanent, probationary, or time-limited position
- Your Dependents:
 - Your legally married spouse
 - Your children (including natural children, stepchildren, or adopted children) up to age 26.
 - Your children can continue on the plan if unable to make a living because of a mental or physical handicap as long as the handicap developed before your child's 26th birthday and your child was covered by the NCFlex plan for which you want to continue coverage prior to turning 26.

Who is Eligible – Please Note

- You must be enrolled in a plan for your eligible dependent(s) to participate.
- You may not be covered as both an employee and a dependent and children may not be dually enrolled.
- You should consult with a tax advisor if you have questions as to whether someone qualifies as your income tax dependent.
- Dependents do not have to be enrolled on your health plan in order to be enrolled on your NCFlex plan(s).
 - This includes utilizing FSA funds for dependents not on your other plans

Dental Plan - Rates

For 2021, NCFlex Dental rates reflected a **negotiated time-limited discount**, which will end for 2022. Costs for the Low and Classic options will remain the same as 2020, but there will be an increase in the High option.

Monthly Cost - 2021

| Coverage Level | High Option | Classic Option | Low Option |
|-------------------------|-------------|----------------|------------|
| Employee Only | \$44.56 | \$33.08 | \$21.08 |
| Employee and Spouse | \$89.36 | \$66.32 | \$42.50 |
| Employee and Child(ren) | \$96.36 | \$71.88 | \$45.64 |
| Employee and Family | \$157.78 | \$112.98 | \$72.74 |

Monthly Cost - 2022

| Coverage Level | High Option | Classic Option | Low Option |
|-------------------------|-------------|----------------|------------|
| Employee Only | \$49.86 | \$35.90 | \$22.68 |
| Employee and Spouse | \$99.98 | \$72.00 | \$45.72 |
| Employee and Child(ren) | \$107.84 | \$78.00 | \$49.10 |
| Employee and Family | \$176.56 | \$123.00 | \$78.26 |

Flexible Spending Accounts

HCFSA:

- Annual amount - \$2,750 (per employee) with rollover
- New year contributions are used to pay for current year expenses first, before rollover funds are used

DDCFSA:

- \$5,000 account maximum for most employees (per household) with grace period
- Prior year contributions used FIRST for current year claims, if still within grace period (different from HCFSA)

Health Care FSA – Carry Forward (Roll Over)

- The HCFSA rollover is typically limited to \$550
- Due to the Consolidated Appropriations Act of 2021 in response to the COVID-19 pandemic, the FULL AMOUNT from 2020 and 2021 you have left will roll into 2022
 - Minimum balance of \$25 is required
- You do not have to re-enroll for 2022 to use these funds
- Going from 2022 to 2023, rollover will be limited again to \$550, so plan carefully

Carry Forward (Roll Over) – Available When?

- Rollover funds are typically not available until after the runout period (last day to file prior year expenses).
 - Claims can be dated back to January 1, the money just isn't available for reimbursement until runout period ends.
- With the full amount rolling into 2022, the rollover funds are available January 1, therefore if you deplete your entire 2022 balance early, you will have access to rollover funds immediately.
- OR if you do not re-enroll in contributions for 2022, your rollover funds will be available January 1 for use on 2022 expenses.

FSA – General Reminders

- DDCFSA should only be enrolled in if you have qualifying dependents to use this account for – see guide
 - Please review confirmation statement once enrollment is complete to ensure you have not enrolled by mistake
- You cannot pre-pay for services
- You **cannot** use current year contributions for prior year expenses






NCFlex Continuation after Employment

Most NCFlex plans can be continued after employment/retirement.

Visit www.ncflex.org and under the main picture click “NCFlex Continuation Options at Separation of Employment”

Some plans are continued temporarily through COBRA (dental, vision, HCFSA) while others are ported or converted directly with the company who owns the plan (ex. Voya and Allstate).

Quick Links in the Enrollment System

-  Home
-  Profile
-  Benefits
-  Dependents
-  Language Preferences

Manage Account

- Login Information
- Medicare
- Life Change
- Select or Update Primary Care Provider

My Documents

- Tax Documents
- Document Center
- Confirmation Statement

Quick Links

- BlueConnect
- MetLife Dental
- EyeMed Vision Care

Important Messages for You



Dependent Verified







The following dependents have been verified: Easton Faulkner Rouse and Evelyn Morrow Rouse.

Have you experienced a life change that requires you to edit your benefits?

Whether you have recently had a baby or experienced another event that requires you to edit your benefits, we are here to help. Let us walk you through any changes in or

[Get Started >](#)

Your benefits at a glance

| | | | | | |
|---|--|---|--|--|---|
|  Medical 80/20 PPO Plan \$305.00/month |  NCFlex Health... 2021 NCFlex Health Care... \$229.17/month |  NCFlex... 2021 Dependent Day Care... \$416.67/month |  NCFlex Accident... 2021 NCFlex Accident Plan \$18.20/month |  NCFlex Cancer 2021 NCFlex High Option... \$25.16/month |  NCFlex Dental 2021 NCFlex Low Option Dental \$45.64/month |
|---|--|---|--|--|---|

NCFlex is hosting a Virtual Benefits Fair through October 29th. This event can be accessed through a smartphone, tablet or desktop, allowing you to learn more about your benefit choices. This information is provided on individual tiles that you simply click on and scroll through.

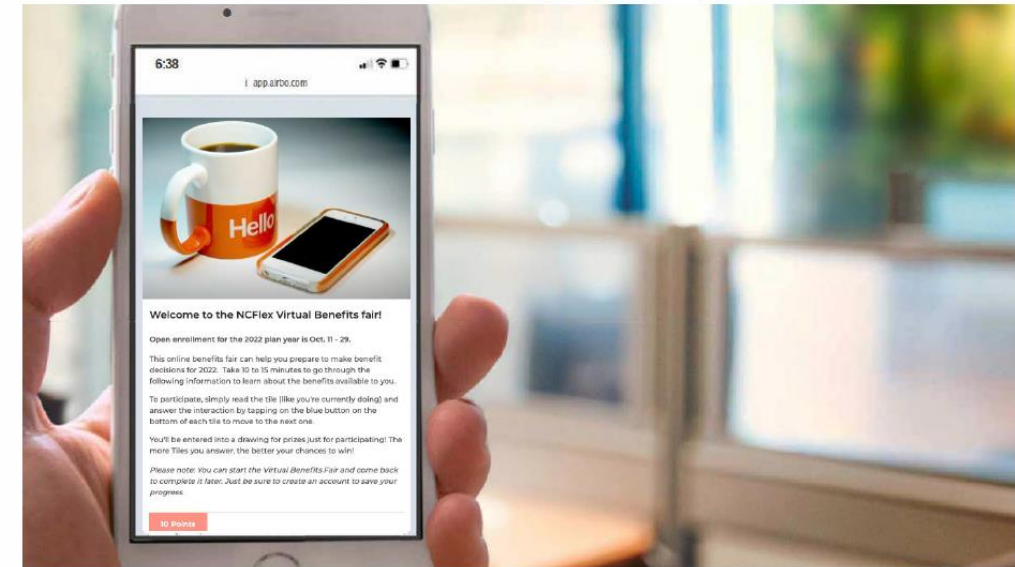
How it works: Scan the QR code or visit the site. Find the QR code on www.ncflex.org, scroll to the second picture “sliding” at the top of the webpage.

You can also reach out to your benefit rep or ncflex@nc.gov for the website and QR code.

Win prizes: Just for participating with the tiles, you can be entered to win prizes provided by NCFlex and their vendors.

NCFLEX Virtual Benefits Fair

STATE INSURANCE PLANS



Open Enrollment for 2022

- Open enrollment this year is NOW through October 29
- Effective date of changes January 1, 2022
 - Approved EOI's may be later date
- EOI requirements
 - Term Life – increasing by more than \$20k or above Guaranteed Issue (\$200k for employee and \$50k for spouse)
 - Voluntary Disability (for Non-University employees)

Thank you for joining!